

UNIWYO FEDERAL CREDIT UNION

STATEMENT OF COMMITMENT TO MEMBERS

UniWyo Federal Credit Union's sole purpose is to serve our members. As a member-owned, not for profit financial cooperative, UniWyo's commitment is to our members. We promise to offer honest, fair deals to every member, every time. We promise to treat every member with respect and dignity. We promise to strive to be a trusted financial advisor that our members can count on to assist them with achieving their financial dreams. We will uphold our fundamental responsibility to actively serve people within our field of membership, and as appropriate, the communities in which they live. We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members. We will look for better ways to reach out to the unserved or underserved of our member and potential member base. We will continually demonstrate the value of membership in UniWyo Federal Credit Union.

We will monitor and communicate our service to members in a meaningful way so that members, potential members, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout UniWyo Federal Credit Union's strategic plan, we will put forth every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education and the teaching of financial thrift.

This *Statement of Commitment to Members* is consistent with our credit union principles of "Not For Profit, Not For Charity, But For Service" and our philosophy of "People Helping People". This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members.

Section 1 *Service to Members*

UniWyo Federal Credit Union strives to offer services designed to improve the economic and social well being of members and return financial value to our members and potential members.

Current Services that Help Improve the Economic and Social Well Being of Members:

1. UniSavers Youth Savings Club—Open to members up to 18 years of age, this program offers educational materials and prizes to promote good money management.
2. Golden Opportunity Club—Targets adults age 50 and better with a variety of free services including free checks for share draft accounts, free money orders, free travelers checks, free notary service, and free medallion Signature Guarantee service.

3. High School Education—Through the National Endowment for Financial Education, “NEFE”, UniWyo sponsors the High School Financial Planning Program for Laramie High School and Whiting Alternative High School.
4. Grade School Education—Through Junior Achievement UniWyo provides an employee to serve as teacher to implement part of the Junior Achievement program.
5. Credit Based Pricing—Began offering this program in 1996. This enables the credit union to offer loans to those who previously would have been denied under our guidelines.
6. Free On-Line Banking—UniWyo offers members free Internet access to their accounts.
7. Free Check Imaging—UniWyo offers members free access to images of cancelled checks.
8. Free Bill Pay—UniWyo offers members free access to electronic bill payment.
9. Free Checking Accounts—UniWyo offers free share draft (checking) accounts to all members, regardless of income level or account balance.
10. Free Access to ATM machines—UniWyo offers both an ATM card and a Visa Check card without an annual fee. UniWyo maintains 10 ATM machines in the Laramie area, 4 of which offer 24-hour access and one of which is a drive up ATM. Members are not charged a fee for use of the ATM machines.
11. The facility at 1610 Reynolds includes a children’s area with a television.
12. Members Trust and Financial Services—This is an investment program that offers trust and investment services to members. Included are trust services, mutual funds, annuities, stocks, bonds, and insurance. A Trust Liaison Officer and a Registered Representative work out of UniWyo to serve the Laramie area.
13. Affordable Accounts—For as little as \$5.00 a member can open a share account. UniWyo does not charge fees regardless of account balance.
14. Low Minimum Balance Share Certificates—Share certificates are available in amounts as low as \$250.00.
15. Internet Café at 1610 Reynolds main office includes free coffee and computers for use by members to research web based information, access their accounts, and for use by staff to demonstrate on line banking and other web based services.
16. Courtesy Pay program provided to all qualifying members. This program pays insufficient funds checks up to a predetermined limit. This saves the members the cost and inconvenience of picking up the NSF check from the merchant.

17. Money market accounts for members with larger balances—a competitive rate is offered with a minimum balance of \$2500.
18. Visa Gift Cards-available for purchase at UniWyo, the gift cards are used like a VISA credit card.

New Services planned for the coming year:

1. Remodel of existing facility at 564 N. 15th (pending sale to the University of Wyoming) and prepare to move to a new UniWyo branch on the UW campus.
2. Business Account package to include business share draft accounts will be offered to go along with our business lending.
3. Debit Card immediate posting tied to share draft account.
4. Offer WCDA mortgages for low income members.
5. Join the CU Service Network to offer shared branching services to members.

Section 2 *Member Education*

UniWyo Federal Credit Union is committed to member education and social responsibility, including providing financial education to members and potential members to enhance their lives as well as promote credit union uniqueness, philosophy, and values.

1. Money, Debt, and Budgeting—Binder available in the lobby with information and answers to commonly asked questions.
2. “Money Smart”—A 10 week seminar on budgeting and financial services offered occasionally in the evenings.
3. Web Site Access—UniWyo’s web site includes links to education sites including the National Credit Union Administration, Members Financial Services, Credit Union National Association, and Home and Family Finance.
4. Vehicle Value Guides--New and used vehicle value guides are available in writing in the lobby and over the Internet via a link from our web site.
5. UniGram--Financial educational material is included in each quarterly issue of the newsletter.
6. High School Seminars—Occasionally UniWyo staff are invited to Laramie High School to conduct sessions related to how to handle a checking account and how to establish a budget.

UniWyo sponsors the National Endowment for Financial Education (NEFE) program at Laramie High School and at Whiting Alternative High School.

7. Employee Orientation—UniWyo provides a comprehensive employee orientation that emphasizes the uniqueness of credit unions.
8. Credit Counseling—The collection officer and selected loan officers offer individual credit counseling to members.

New Programs planned for the coming year:

1. Visit Select Employer groups to present an overview of the financial services available at UniWyo.

Section 3 *Involvement/Governance*

UniWyo will endeavor to preserve the credit union democratic principles, including demographic representation and volunteer participation in the organization.

1. Board Elections—Board members are voted in by ballot. For each election members will have the opportunity to vote in person or by absentee ballot. Voting tables will be staffed to insure maximum voter participation.
2. Board Nominations—Each year UniWyo has at least 2 seats available for election. Local newspaper ads, statement newsletters, and flyers at major sponsor companies are all used to encourage nominations.
3. Board Vacancies—When the situation arises where a board member resigns during his/her term, the board will review the past election to determine who received the most votes of those candidates not elected. That person will be considered for the vacancy. This way the member's collective voice helps to determine the replacement.

No new programs are planned for the coming year.

Section 4: *Diversity*

UniWyo Federal Credit Union recognizes the value of demographic diversity in staff as well as in volunteers, and will strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union.

1. Member Market Segmentation—UniWyo uses the Executive Membership View from CUNA Mutual Group to help determine the demographic makeup of its members so that products and services may be specifically targeted to their needs.

2. Equal Employment Opportunity—UniWyo actively seeks to fill vacancies by hiring qualified candidates without regard to race, creed, religion, age, sexual orientation, or socio-economic status, seeking to represent the community in which we operate.

No new programs are planned for the coming year.

Section 5: *Commitment to the Credit Union Movement and other Cooperative Activities*

UniWyo Federal Credit Union will work to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community, and by actively advocating the credit union difference at all levels of government and in other appropriate public forums. In addition, UniWyo will participate in local, state and national cooperative activities as appropriate, and will strive to build and strengthen relationships with other sectors of the national cooperative movement.

1. Political Activity—UniWyo’s senior management meets with local and state elected officials to provide the credit union viewpoint on local, state, and national issues. UniWyo has appointed a Legislative Liaison to work with league officials on public issues.
2. Leadership Roles—UniWyo’s senior staff serves on boards and committees of credit union organizations such as the Wyoming Credit Union League Human Resources Task Force and the Wyoming Credit Union League Scholarship committee.
3. Filene Research Institute—UniWyo provides monetary support each year to this worthwhile credit union organization.
4. Continuing Education for Staff—UniWyo helps pay for post-high school education so that employees may further their careers in the credit union movement.
5. Credit Union specific training for Staff—training using the Credit Union Executive Society (CUES) education program will be required of all employees on a quarterly basis.
6. Continuing Education for Volunteers—UniWyo has established quarterly training opportunities for board members, supervisory committee members and other volunteers.
7. UniWyo’s President serves as the Chairman of the Board of Directors of the Wyoming Credit Union League.
8. UniWyo will make the meeting room available for use by local non profit groups.

New services are planned for the coming year:

1. Implement a teller apprenticeship program with national standards and national recognition.

Section 6: *Public Service / Corporate Citizenship*

Through direct financial support or other in-kind contributions to worthwhile local organizations, and by participating in public service activities, UniWyo Federal Credit Union strives to be an active partner in our community. We recognize that practicing good Corporate Citizenship supports the Credit Union Philosophy of “People Helping People”.

1. United Way Campaign—A “Pacesetter” contributor to the Albany County United Way.
2. University of Wyoming Athletics—The lead sponsor for UW Olympic Sports and member of the Cowboy Joe Club. As a major donor in the state-matched campaign to raise \$10,000,000 pledged \$1,000,000 to be paid over 4 years (\$750,000 of which is dedicated to athletics), 100% matched by State of Wyoming funds.
3. University of Wyoming Staff Recognition—Sponsor the Employee of the Quarter and Employee of the Year Awards.
4. American Cancer Society Relay for Life—Corporate Sponsor.
5. Local Schools—Contribute to Project Graduation, Honors Banquet, Fire Pals Safety Program, Newspapers for Kids, Girls Basketball, and High School Band.
6. Iverson Memorial Hospital—Contributor to the construction of the new Cancer Center and the annual La Grande Fleur fundraiser.
7. Big Brothers/Big Sisters—Lane sponsor for annual Bowl for Kids Sake.
8. Laramie Economic Development Corporation—pledged \$40,000 to be paid over 5 years for the Partners in Progress Campaign. Goal is 800 new jobs and \$60 million in new capital investment.
9. Laramie Kiwanis—UniWyo employees participate in the activities of this local public service organization.
10. Habitat for Humanity—UniWyo grants time off from work, with pay, so that employees can contribute to the construction of Habitat Houses.
11. Laramie Plains Civic Center—One UniWyo employee serves as the Chairman of the Board of Directors of this local non-profit agency.
12. Ark Regional Services—One UniWyo employee serves on the Board of Directors of this local non-profit agency.
13. Downtown Clinic—One UniWyo employee serves on the Board of Directors of this local United Way agency.

14. Laramie Area Chamber of Commerce—UniWyo has been a chamber member for over 16 years.
15. Leadership Laramie—UniWyo has four graduates of this program and will continue to enroll employees with the intention that they be future leaders in Laramie.
16. Green Belt Clean Up—UniWyo has adopted a section of the greenbelt. UniWyo staff clean the area several times per year.
17. Salvation Army—UniWyo has participated in the "Adopt a Family" program for several years and, in addition, has made a monetary contribution each year.
18. Scholarship programs—Scholarship programs have been established for UniWyo members and dependents at Wyo Tech and Laramie County Community College Albany County campus.
19. UniWyo Scholarships at the University of Wyoming—a pledge of \$250,000 to be paid over 4 years was made to establish two scholarship programs at UW. The money will be matched 100% by the State of Wyoming to create a fund of \$500,000 from which the UniWyo FCU Distinction Scholarship and the UniWyo FCU Study-Abroad Scholarship will be drawn annually.

New programs Planned for the coming year: None.